

Information to identify the case:

Debtor 1	Kenneth R English		Social Security number or ITIN xxx-xx-9699
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Gina English		Social Security number or ITIN xxx-xx-0989
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 12-26937-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth R English

Gina English

2/2/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenneth R English
Gina English
Debtors

Case No. 12-26937-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 49

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db/jdb +Kenneth R English, Gina English, 57 Hyatt Rd, Branchville, NJ 07826-4139
cr +Bank of America, N.A. s/b/m/ t BAC Home Loans Serv, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +Greentree Servicing, LLC, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr +Jersey Central Power & Light Co., c/o Deiches & Ferschmann, 25 Wilkins Avenue, Haddonfield, NJ 08033-2405
cr +Sussex Bank, c/o Seidman & Pincus, LLC, 777 Terrace Avenue, Suite 508, Hasbrouck Heights, NJ 07604-3114
513286389 +BAC, c/o Phelan Hallinan & Schmieg, PC, 400 Fellowship Rd, Suite 100, Mount Laurel NJ 08054-3437
513485297 Bank of America, NA, PO Box 660933, Dallas, TX 75266-0933
513286392 +Beyer Farms, Inc., 156-02 Liberty Ave, Jamaica NY 11433-1004
513185815 +Borough of Branchville, 5 Main Street, Branchville, NJ 07826-5526
513185816 +Bureau Of Accounts Con, Po Box 538, Howell, NJ 07731-0538
513286393 +Constar Financial Services, 3561 W Bell Road, Phoenix AZ 85053-2965
513185820 +Dingman's Dairy, 18-20 Alabama Avenue, Paterson, NJ 07503-2107
514282725 GREEN TREE SERVICING LLC ET. ALL, GREEN TREE SERVICING LLC, P.O. BOX 6154, RAPID CITY, SD 57709-6154
513185824 JCP&L, PO Box 3687, Akron, OH 44309-3687
513350993 #+Jersey Central Power & Light, 331 Newman Springs Rd Bldg 3, Red Bank NJ 07701-6771
513185825 +Kenneth & Carole Jean Belcher, Morris Downing & Sherred, One Main Street, Newton, NJ 07860-2062
513185826 +O'Brien & Taylor, PO Box 505, Caldwell, NJ 07007-0505
513302969 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
513185829 State of NJ, Division of State Lottery, PO Box 041, Trenton, NJ 08625-0041
513297379 State of New Jersey, Division of State Lottery, c/o Lottery Counsel, Division of Law-Treasury Section, PO Box 106, Trenton NJ 08625-0106
513185830 +Suburban Propane, AMS, 190 Sylvan Avenue, Englewood Cliffs, NJ 07632-2533
513185831 +Sussex Bank, Seidman & Pincus, LLC, 777 Terrace Avenue, 5th Floor, Hasbrouck Heights, NJ 07604-3113

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2018 23:28:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2018 23:28:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +EDI: AISACG.COM Feb 02 2018 23:04:00 Ascension Capital Group, HSBC Auto Finance, PO Box 201347, Arlington, TX 76006-1347
cr EDI: IRS.COM Feb 02 2018 23:04:00 IRS-Department of Treasury, 955 S. Springfield Ave. Bldg. A, Springfield, NJ 07081
513289307 +EDI: GMACFS.COM Feb 02 2018 23:03:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424, Roseville, MN 55113-0004
513185813 EDI: BANKAMER.COM Feb 02 2018 23:04:00 Bank Of America, Po Box 982238, El Paso, TX 79998
513254451 EDI: BANKAMER2.COM Feb 02 2018 23:04:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
513185814 +EDI: BANKAMER.COM Feb 02 2018 23:04:00 Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
513299613 +EDI: AISACG.COM Feb 02 2018 23:04:00 Capital One Auto Finance, Attn: AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
513185817 +EDI: CAPONEAUTO.COM Feb 02 2018 23:04:00 Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
515326003 +EDI: AISACG.COM Feb 02 2018 23:04:00 Capital One Auto Finance, a division of Capital On, P.O. Box 201347, Arlington, TX 76006-1347
513185818 +EDI: CAPITALONE.COM Feb 02 2018 23:04:00 Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
513185819 +EDI: CHASE.COM Feb 02 2018 23:04:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
513206013 EDI: RMSC.COM Feb 02 2018 23:04:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
513206012 EDI: RMSC.COM Feb 02 2018 23:04:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
513185823 +EDI: GMACFS.COM Feb 02 2018 23:03:00 GMAC/Ally, Po Box 130424, Roseville, MN 55113-0004
513185822 +EDI: RMSC.COM Feb 02 2018 23:04:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
513185821 +EDI: RMSC.COM Feb 02 2018 23:04:00 Gemb/care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

513474930	EDI: PRA.COM Feb 02 2018 23:03:00	Portfolio Recovery Associates, LLC, c/o Capital One, Na, PO Box 41067, Norfolk VA 23541
513476209	EDI: PRA.COM Feb 02 2018 23:03:00	Portfolio Recovery Associates, LLC, c/o Chase Bank USA, N.a., POB 41067, Norfolk VA 23541
513472705	EDI: PRA.COM Feb 02 2018 23:03:00	Portfolio Recovery Associates, LLC, c/o Sears Premier Card, PO Box 41067, Norfolk VA 23541
513885610	+EDI: PRA.COM Feb 02 2018 23:03:00	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513885609	+EDI: PRA.COM Feb 02 2018 23:03:00	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
514765724	+EDI: PRA.COM Feb 02 2018 23:03:00	Portfolio Recovery Assoc. LLC c/o Bank Of America, POB 41067, Norfolk VA 23541-1067
513650859	+EDI: PRA.COM Feb 02 2018 23:03:00	Portfolio Recovery Assocs., LLC, POB 41067, Norfolk, VA 23541-1067
513185827	+EDI: SEARS.COM Feb 02 2018 23:04:00	Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
513720060	EDI: ECAST.COM Feb 02 2018 23:03:00	eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Capital One Auto Finance
513286391*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, Attn: R. Pollak, 200 Federal Plaza, 3rd Floor, Paterson NJ 07505)
513286390*	+Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
513185828*	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Division of Taxation, CN 245, Trenton, NJ 08646)

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2018 at the address(es) listed below:

Andrew J. Pincus on behalf of Creditor Sussex Bank ap@seidmanllc.com
Andrew L. Spivack on behalf of Creditor GREEN TREE SERVICING LLC nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor Bank of America, N.A. s/b/m/ t BAC Home Loans
Servicing, L.P. fka Countrywide Home Loans Servicing, LP nj.bkecf@fedphe.com
Dean G. Sutton on behalf of Debtor Kenneth R English dgs123@ptd.net
Dean G. Sutton on behalf of Joint Debtor Gina English dgs123@ptd.net
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation
heather.anderson@law.dol.lps.state.nj.us
Ira Deiches on behalf of Creditor Jersey Central Power & Light Co, ideiches@deicheslaw.com
Jeanette F. Frankenberg on behalf of Creditor Greentree Servicing, LLC cmecf@sternlav.com
Jennifer R. Gorchow on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com
Marc Alan Krefetz on behalf of Plaintiff State of New Jersey Division of State Lottery
marc.krefetz@dol.lps.state.nj.us

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 12